

USS Enterprise (CVN 65)

# THE SHUTTLE

Monday, October 25, 2010

**A penny  
saved...  
a penny  
earned**

Information Systems Technician 3rd Class Danielle N. Brown poses for a photo aboard the aircraft carrier USS Enterprise (CVN 65) .

Photo by Mass Communication Specialist Seaman Gregory A. Pickett II

# Sailor of the Day



## Logistics Specialist Seaman Sean Kallaugher

Logistics Specialist Seaman Sean Kallaugher is from New Hartford, Conn. His desire to see the world and earn money for college led him to enlist more than two years ago. Kallaugher enjoys listening to music and spending time with friends in his time away from the ship. He hopes to become a high school teacher once he separates from the Navy.

## Culinary Specialist Seaman D'Angelo T. Harkins

Culinary Specialist Seaman D'Angelo T. Harkins is a native of Chicago, Ill. Harkins enjoys playing basketball and spending time with his daughter when he's away from the command. He joined the Navy to provide for his daughter. Harkins wants to get married and relocate his daughter to the Norfolk area once we return from deployment.





# Enterprise News

## Money Matters

### Enterprise Sailors focus on finances

**By MCSN Gregory A. Pickett II**  
**USS Enterprise Public Affairs**

USS Enterprise, At Sea - USS Enterprise (CVN 65) Sailors are wrapping up the final days of their Composite Training Unit Exercise Oct. 25, and as they look ahead toward the upcoming 21st deployment, their thoughts often turn to money matters.

Money affects Sailors both personally and professionally, and with an impending deployment, Big E Sailors need to make sure they are making the right decisions with their money.

Luckily, there are many resources to help guide Sailors through the complex financial world. Shipmates can talk to their chain of command, legal department or their command financial specialist.

Resources for military members and their families include Military Saves and Military One Source. The Fleet and Family Support Centers offer personal financial management classes, seminars, individualized financial coaching and counseling for service members and their families.

"Just asking questions and reviewing your personal budget is a great way to prepare for deployment. Talking to people who have experience, both good and bad, can help you better prepare your own finances before deployment," said Chief Engineman (SW/EXW) Michael Ramsey, the ship's Command Financial Specialist.

Ramsey cautions Sailors to seriously consider expensive purchases in the months leading up to deployment.

"There is no reason Sailors should buy big-ticket items before they deploy," said Ramsey. "You can save while you are away and have a bigger down-payment once you get back. Also, the extra money that you get while on deployment can be put into the Thrift Savings Plan (TSP) or sav-

ings account."

The TSP is a retirement benefit which is offered to all military personnel. The purpose of this benefit is to offer Service members a long-term savings and investment opportunity.

Making sure bills are paid and money set aside for savings while on deployment is of the utmost concern to Sailors. Several options exist in today's high-tech world: automatic bill pay, web-based transactions, allotments or powers of attorney (POA).

POAs can be provided by the legal department on board. There are two common types of POAs – general and specific.

A general power of attorney gives the grantee complete control of your legal and financial life.

A specific power of attorney limits the grantees access to only those items specified. This type of POA offers you the most security while on deployment, but also limits what the grantee can accomplish on your behalf.

Ramsey urges caution when granting general power of attorney rights. "Make sure you trust whomever you decide to look after your stuff, like your apartment or car, because they will have full control over your things," he said.

Another important issue to consider before deployment is a will. Even if you don't own a home or other tangible assets, a will is a good thing to have. If you have personal items you would like bequeathed to someone special in your life, and a will affords you that opportunity.

Enterprise will be hosting a will workshop to aide Sailors in completing a will prior to deployment. Contact legal and submit the required paperwork no later than Thursday, Nov. 11, and schedule an appointment with the Legal Assistance Attorney who will be aboard

Tuesday, Nov. 16.

Tuesday, Nov. 23, you will be able to sign and pick up your completed will – at no cost to you. Wills prepared civilian attorney's can cost as much as 300 to 400 dollars, depending on complexity, so take advantage of this great benefit.

Deployment can have a positive impact on your financial health.

"Underway is a good time to pay some bills off and to save money," said Chief Legalman (SW) Ruby L. Carter, Legal department leading chief petty officer. "Sailors can use their extra pay and tax-free money to get their debts in order."

When on deployment, internet connectivity is not always available. "It's always good to set up a means to pay bills before we pull away from the pier," said Chief Mass Communication Specialist (SW) Stephen M. White. "Another tip is to take advantage of automatic funds transfers that most financial institutions offer."

Late fees and missed payments can have a long lasting impact on your credit rating. They can affect your ability to successfully execute a major purchase, such as buying a home. It is always a good idea to review your credit reports annually to ensure all is in order.

Sailors are also urged to exercise caution when it comes to spending habits while on deployment. One tip is to establish an allotment directly to a savings account. Savings typically earn a higher interest rate and are less tempting to spend if you have a long-term goal for its use.

No matter what your current financial situation is, the months spent on deployment can turn out to be both personally and financially rewarding if you make it a priority and stay focused.



# Current Events

## Congratulations to our newest Surface & Air Warriors



EM1 (SS/SW) Terrance S. Leake	HM1 Steven J. Dufresne
AO1 (AW/SW) Kenyon D. Dixon	HM1 Tivey D. Mathews
HM1 (FMF/SW) Crystal J. Purnell	ET1 Alicia J. Hunt
AD1 (AW/SW) Kevin R. Hayward	EM1 Mark J. Cappello
AC2 (AW/SW) Tracheri D. Jackson	MM2 Anthony G. Cappiello
ABE2 (AW/SW) Nanesha J. Patterson	EN2 Chase B. Cantley
MM2 Carlos M. Jimenez	FC2 Lara N. Carlson
GM2 Ligregory C. Crawford	ET2 Julius B. Santiago
MM2 Joshua W. Craig	IT2 Joshua C. Luck
OS2 Traviell R. McNair	OS3 Demetruiis D. Ward
ABF3 (AW/SW) Milton J. Duarte	HM3 Magalie Jones
ABH3 (AW/SW) Charleston Hines	ET3 Trevor M. Ribal
QMSN Willis L. Allen	SHSN Terry L. Gloster
CSSN Marcus J. Locke	



### Dual Qualified

HM1 Willis Greer	HM1 Quentin R. Moncrieft
HT1 William L. Martin	HT1 Ross K. Tenny
HT2 Nathan M. Adams	IC2 Ashley N. Brownlee
MM2 Benjamin L. Etzler	MR2 Pernail M. Gaymon
MR2 Jeremy M. Newkirk	HT2 Amanda M. Murry
DC3 Benjamin L. Clark	HM3 Jason M. Corbett
HT3 Treavor S. Jenkins	HT3 Delrico A. Rowe
IC3 Richard F. Stainton	PS3 Cynthia Cordero
SHSN Yesenia N. Ferrersanchez	HTFN Sequoyia M. O'Rourke
Primary Pin	
PR3 Takeshia A. Campbell	ABHAN Shawn A. Lindo

## Sunday Football Results

Cincinnati Bengals at **Atlanta Falcons** (32-39)  
 Buffalo Bills at **Baltimore Ravens** (34-37)  
 Jacksonville Jaguars at **Kansas City Chiefs** (20-42)  
**Pittsburgh Steelers** at Miami Dolphins (23-22)  
**Cleveland Browns** at New Orleans Saints (30-17)  
 St. Louis Rams at **Tampa Bay Buccaneers** (17-18)  
 Philadelphia Eagles at **Tennessee Titans** (19-37)  
 San Francisco 49ers at **Carolina Panthers** (20-23)  
**Washington Redskins** at Chicago Bears (17-14)  
**New England Patriots** at San Diego Chargers (23-20)  
**Oakland Raiders** at Denver Broncos (59-14)  
 Arizona Cardinals at **Seattle Seahawks** (10-22)  
 Minnesota Vikings at **Green Bay Packers** (24-28)

## Upcoming Events

Dates	Event	Location
<b>Oct.</b>		
25 - 29	Body Composition Assessment (BCA)	
<b>Nov.</b>		
1	Married Sailors/Family Pre-Deployment Brief	Vista Point
1	Command PRT Testing	
8	Single Sailors Pre-Deployment Brief	C-9 Auditorium
8	BCA for Swim	
10	Single Sailors Pre-Deployment Brief	C-9 Auditorium
12	Command PRT Testing	
15 - 16	Make-up Days For Personnel TAD or On Emergency Leave	
16	Command Fall 2010 (CYCLE 2) PFA Completed	
18	Command Holiday Party	Renaissance Portsmouth Hotel
21	Children's Christmas Party	Naval Air Station Oceana
29	Married Sailors/Family Pre-Deployment Brief	Vista Point



Photo by Mass Communication Seaman Peter D. Melkus

## Let us pray

Cmdr. John B. Owen, a Protestant Chaplain, leads a congregation of Sailors in an opening prayer for a holy communion service in the Bishop James J. Killeen Memorial Chapel aboard the aircraft carrier USS Enterprise (CVN 65). Enterprise Strike Group is conducting a Composite Training Unit Exercise in preparation for an upcoming deployment.

USS Enterprise (CVN 65)

## THE SHUTTLE

The Shuttle is published and printed daily underway and weekly in port by the USS Enterprise (CVN 65) Media Department, FPO AE 09543-2810. This newspaper is an authorized publication for members of the Department of Defense. Contents are not necessarily the official views of the U.S. Government. The Big E Shuttle reserves the right to edit submissions. Direct inputs and comments to MC1 (SW/AW) Barry Abbott at Abbottbd@cvn65.navy.mil.

Commanding Officer  
**Capt. O.P. Honors Jr.**

Executive Officer  
**Capt. Ryan Scholl**  
 Public Affairs Officer

Command Master Chief  
**CMDCM(AW/SW) Keith G. Oxley**

Lt. Cmdr. Sarah T. Self-Kyler